

ALAN JACKSON MEMORIALIZES  
THOSE LOST

**HON. MAC COLLINS**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, November 16, 2001*

Mr. COLLINS. Mr. Speaker, on September 11th, 2001 our nation suffered a cataclysmic attack of unprecedented proportion. More than 6,000 Americans lost their lives in less than 1 hour's time.

In the two months following that tragic day, our citizens have struggled for ways to accept and deal with such a horrific loss. We have held candlelight vigils, all night prayer groups, talked of memorials and rebuilding. We have launched a major military campaign to seek justice for those victims.

But one young man, whose name is known to many of this body and many of the American people, has found a way to genuinely memorialize those victims and that day in song.

Alan Jackson was born in Newnan, Georgia in 1958. Since that time he has grown into one of the nation's most loved Country Music stars. Some have called him the conscience of Nashville for his actions and the type of music he makes.

On November 7th at the Country Music Awards, Alan sang a song he wrote, which more than any other that I have heard, expressed the wide range of emotions experienced on September 11, 2001. I would like to read those lyrics to you now.

WHERE WERE YOU (WHEN THE WORLD STOPPED  
TURNING)

(By Alan Jackson)

Where were you when the world stop turning  
on that September day  
Were you in the yard with your wife and  
children

Or working on some stage in L.A.  
Did you stand there in shock at the sight of  
that black smoke

Rising against that blue sky  
Did you shout out in anger, in fear for your  
neighbor

Or did you just sit down and cry

Did you weep for the children who lost their  
dear loved ones

And pray for the ones who don't know  
Did you rejoice for the people who walked  
from the rubble

And sob for the ones left below  
Did you burst out in pride for the red, white  
and blue

And the heroes who died just doin' what they  
do

Did you look up to heaven for some kind of  
answer

And look at yourself and what really mat-  
ters

I'm just a singer of simple songs  
I'm not a real political man  
I watch CNN but I'm not sure I could  
Tell you the difference in Iraq and Iran  
But I know Jesus and I talk to God  
And I remember this from when I was young  
Faith, hope and love are some good things  
He gave us

And the greatest is love

Where were you when the world stop turning  
on that September day

Teaching a class full of innocent children  
Or driving down some cold interstate  
Did you feel guilty 'cause you're a survivor  
In a crowded room did you feel alone  
Did you call up your mother and tell her you  
loved her

Did you dust off that bible at home

Did you open your eyes, hope it never hap-  
pened

And you close your eyes and not go to sleep  
Did you notice the sunset the first time in  
ages

Or speak to some stranger on the street  
Did you lay down at night and think of to-  
morrow

Go out and buy you a gun  
Did you turn off that violent old movie  
you're watchin'

And turn on "I Love Lucy" reruns

Did you go to a church and hold hands with  
some strangers

Stand in line and give your own blood

Did you just stay home and cling tight to  
your family

Thank God you had somebody to love

I would like to take this opportunity to commend and congratulate my former constituent, a great American who has used his gifts as a songwriter and performer to lift the American spirit in this great pursuit for justice. Alan Jackson has crafted a thoughtful memorial to the victims of September 11th and serves as an example of how all Americans can help heal our nation from the wounds we suffered on that tragic day. Thank you Alan, for helping us to remember those we lost and for helping to keep their memory alive.

HONORING DR. THADDEUS  
SZEWCZYK FOR HIS 50 YEARS OF  
DEDICATED WORK TO THE  
CAUSE OF RETROLENTAL  
FIBROPLASIA

**HON. JERRY F. COSTELLO**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Friday, November 16, 2001*

Mr. COSTELLO. Mr. Speaker, I rise today to ask my colleagues to join me in honoring Dr. Thaddeus Szewczyk of Belleville, Illinois who 50 years ago discovered the cause of retrolental fibroplasia.

During the 1930's, retrolental fibroplasia, a disease causing permanent, total blindness, affected premature babies placed in incubators in hospital nurseries. This disease became rampant in industrialized countries during the 1940's and 1950's, causing blindness in thousands of children. Twenty percent of all newly born premature babies were affected and doctors feared that within a few years, most premature babies born in the United States would be blind. Then, in December, 1951, Dr. Szewczyk, working at Christian Welfare Hospital in East St. Louis, Illinois, suggested that misuse of oxygen was the cause of retrolental fibroplasia and careful control of oxygen might control this disease. His findings were published in prestigious medical journals, including The American Journal of Ophthalmology. Because of the massive increase in incubator usage, this discovery prevented a tidal wave of blindness in baby-boomer babies.

Dr. Szewczyk has had a distinguished career and as a result, has received several awards and honors. In 1976, he received the International Leslie-Dana Gold Medal from the St. Louis Society for the Blind. In addition, the National Polish-American organization recognized him for this brilliant, medical discovery. Furthermore, the Illinois House of Representa-

tives recently passed a resolution honoring Dr. Szewczyk for 50 years of dedication and hard work on retrolental fibroplasia.

Dr. Szewczyk was the first of four children born to Stanley and Genevieve Szewczyk. He served as a doctor in the army during World War II, spending many months on the island of Attu and Germany. Dr. Szewczyk has worked as an eye specialist, in partnership with his brother Edward, in Southern Illinois for over 30 years. Today, he and his wife of 57 years, Loretta, reside in Belleville, Illinois.

Mr. Speaker, I know my colleagues join me in honoring this extraordinary individual, for his commitment to retrolental fibroplasia and his amazing discovery that saved many children from a life of permanent, total blindness.

UPON INTRODUCTION OF THE  
LIFETIME ANNUITY PAYOUT ACT

**HON. PHIL ENGLISH**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Friday, November 16, 2001*

Mr. ENGLISH. Mr. Speaker, today Representative KAREN THURMAN and I will introduce legislation that takes a key step toward addressing an issue of fundamental importance to our nation's retirees.

Achieving a stable retirement income is a challenge being faced by a growing number of Americans. Today's retirement savings will become retirement spending that will have to last 20, 25, even 30 years or more. Yet America's personal savings rate has declined over the last decade from 5 percent to less than 1 percent. In the meantime, Social Security, the traditional safety net for retirees, will be under significant strain in the decades to come as America's retired population doubles. These challenges underscore the importance of Americans personally managing their retirement savings.

The legislation we are introducing, The Lifetime Annuity Payout (LAP) act, encourages people to use an annuity to provide retirement income. An annuity is a retirement tool that offers a steady stream of income for life—much like Social Security. The proposal calls for annuity payouts to be taxed at capital gains rates instead of ordinary income rates if the owner of an individual annuity elects lifetime payments from his or her contract.

The challenges for retirees are quite real. Actuarial predictions estimate one-fifth of today's 35-year-olds who reach retirement age can expect to live into their 90s. Yet current financial planning models and tax laws often encourage retirees to spend down their assets by the time they reach their 80s. Americans need to receive a substantial portion of their retirement income in a guaranteed stream of income they can never outlive.

Traditional pension plans, where the employers assumed all the investment risks and guaranteed workers lifetime income in retirement, are declining. Defined contribution plans are on the rise, but these plans do not always guarantee retirement income for life. Annuities allow retirees to convert all or a portion of their savings into a steady stream of lifetime retirement income.

That is why The Lifetime Annuity Payout Act is sound public policy. It provides an incentive for people to use an annuity to ensure their